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IT IS SO ORDERED.

Dated: May 13, 2022




C. Kathryn Preston
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: :
Heather Lynn Drummond, : Case No. 19-52134
: :
Debtor. : Chapter 13
: Judge Preston

AGREED ORDER ON MOTION FOR SALE OF REAL ESTATE
SUBJECT TO LIENS AND PAYOFF CHAPTER 13 PLAN (pl #112)

This matter is before the Court upon the Debtor's Motion for Sale of Real Estate (pl #112) and the Responses thereto filed by U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V (pl #117) (hereinafter referred to as "US Bank") and by the United States of America on behalf of the US Department of Housing and Urban Development (pl #116) (hereinafter referred to as "HUD"). Debtor, US Bank and HUD, by their undersigned counsel, resolve all Objections to the Motion for Sale of Real Estate by the following agreement:

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1. Debtor may sell the real estate known as 585 Altona Drive, Blacklick, Ohio to Kenneth Afoakwah, for a proposed sale price of \$350,000.00, in an arms-length transaction. Debtor/Seller has not been asked to pay any of the buyer's closing costs. Debtor's real estate agent shall be paid a commission of 6.7% of the sale price, to paid from the closing proceeds.
2. The parties agree that US Bank's first mortgage loan shall be paid in full at the time of closing, per the amount indicated on US Bank's payoff statement as of the date of closing. The anticipated payoff through April 29, 2022 is \$136,251.65. Funds received after the expiration date of this payoff figure will accrue interest per diem in the amount of \$13.88.
3. The parties further agree that HUD's second mortgage loan shall be paid in the amount of \$47,396.06. The remaining balance due on HUD's claim in the amount of \$5,266.23 shall be paid pro-rata with the other unsecured creditors through the Chapter 13 Plan. The second mortgage claim held by the U.S. Department of Housing and Urban Development, recorded in the Franklin County Mortgage Records on January 31, 2018 as Instrument Number 2018013110013675 shall be released and cancelled of record by creditor upon Debtor's receipt of a discharge after completion of payments under the plan. If the US Department of Housing and Urban Development fails to release and cancel the lien of record within thirty (30) days of the date of discharge in this case, Debtor may file a certified copy of this Order and the Order of Discharge to effectuate the release of said lien with the Franklin County Recorder
4. From funds at closing, the Escrow Agent shall also disburse real estate taxes due the Franklin County Treasurer (to be pro-rated to the date of closing), and all other agreed upon closing costs, which are limited to: title search, title insurance binder, closing fee, courier fee, realtor commission, administrative and document retention fee, home warranty, deed preparation, and Franklin County Conveyance Fee.

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5. From the net sale proceeds, Debtor will remit an amount sufficient to pay off the Chapter 13 Plan in full at the current dividend of 1% to the unsecured creditors. Debtor shall retain all remaining net sale proceeds. Debtor shall submit a closing statement to the Chapter 13 Trustee within three (3) business days of the closing.
6. The closing of the Debtor's home shall take place no later than thirty (30) days from the entry of this Order.

IT IS SO ORDERED.

Approved by:

/s/ Crystal I. Zellar
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